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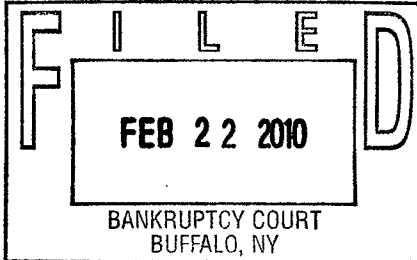
PENNEY, MAIER & WALLACH

Attorneys and Counselors at Law
169 DELAWARE AVENUE
BUFFALO, NEW YORK 14202-2403

(716) 852-1835

FAX (716) 852-1857

MARK S. WALLACH



CHARLES P. PENNEY
1894 - 1967
THOMAS PENNEY
1896 - 1974
ROBERT E. MAIER
1921 - 2007

February 19, 2010

TO: Creditors of Ethan C. Taylor and Kelly A. Taylor,
Debtors
Case No. 09-12056K
United States Bankruptcy Court
Western District of New York

Dear Sir or Madam:

I am the Trustee in the above-named Chapter 7 case.

Enclosed herewith please find your dividend check.
This is the only dividend you should expect to receive in
this case.

Very truly yours,

Mark S. Wallach
BY: *TB/L*

Mark S. Wallach, Trustee

MSW:sn

Enclosure

Claims Proposed Distribution**Case: 09-12056 TAYLOR, ETHAN C.**

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$2,000.20 **Total Proposed Payment:** \$2,000.20 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	MARK S. WALLACH <2200-00 Trustee Expenses>	Admin Ch. 7	5.00	5.00	0.00	5.00	5.00	1,995.20
	MARK S. WALLACH <2100-00 Trustee Compensation>	Admin Ch. 7	500.05	500.05	0.00	500.05	500.05	1,495.15
	PENNEY, MAIER & WALLACH <3120-00 Attorney for Trustee Expenses (Trustee Firm)>	Admin Ch. 7	10.44	10.44	0.00	10.44	10.44	1,484.71
	PENNEY, MAIER & WALLACH <3110-00 Attorney for Trustee Fees (Trustee Firm)>	Admin Ch. 7	208.00	208.00	0.00	208.00	208.00	1,276.71
1	Cornerstone Community Federal Credit Union	Unsecured	7,384.36	7,384.36	0.00	7,384.36	159.90	1,116.81
2	Cornerstone Community Federal Credit Union	Unsecured	1,785.79	1,785.79	0.00	1,785.79	38.67	1,078.14
3	Cornerstone Community Federal Credit Union	Unsecured	232.30	232.30	0.00	232.30	5.03	1,073.11
4	Capital Recovery III LLC as Assignee of Best Buy	Unsecured	1,753.86	1,753.86	0.00	1,753.86	37.98	1,035.13
5	Dell Financial Services L.L.C.	Unsecured	1,180.25	1,180.25	0.00	1,180.25	25.56	1,009.57
6	MAPLE GATE ANESTHESIOLOGISTS	Unsecured	116.00	116.00	0.00	116.00	2.51	1,007.06
7	Midland Credit Management, Inc.	Unsecured	138.42	138.42	0.00	138.42	3.00	1,004.06
8	Chase Bank USA, N.A.	Unsecured	2,131.47	2,131.47	0.00	2,131.47	46.16	957.90
10	U.S. DEPARTMENT OF EDUCATION	Unsecured	42,518.99	42,518.99	0.00	42,518.99	920.73	37.17
11	American Express Bank FSB	Unsecured	942.99	942.99	0.00	942.99	20.42	16.75
13	PRA Receivables Management, LLC	Unsecured	545.85	545.85	0.00	545.85	11.82	4.93
14	Verizon	Unsecured	227.46	227.46	0.00	227.46	4.93	0.00

